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## REMARKS

The present response is to the non-final Office Action mailed in the above-referenced case on May 15, 2007. Claims 1-17 and 19 are standing for examination. Claims 1-17 and 19 remain rejected under 35 U.S.C. 112, first paragraph. Further, claims 1-6, 15-16 and 19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Light in view of the new reference of Burson (U.S. 6,405,245), hereinafter Burson. Claims 7, 9-12 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Light, in view of Burson as applied to claims 1 and 3, and further in view of Jacobs of record. Claims 8, 13 and 17 remain rejected under 35 U.S.C. 103(a) as being unpatentable over Light in view of Burson as applied to claims 1, 3, 9, 10 and 13, and further in view of Kraft of record.

In response, applicant herein provides arguments which clearly supports the claim language presented in applicant's claims. No amendments are herein made to the claims.

Regarding the 112 rejection, the Examiner maintains that the specification fails to enable applicant's claims, as amended, stating; "Having the user request to view summary information for the site after the registration process for that site is complete before being able to add summary information from non-solicited sites or sites the user is not registered to is critical or essential to the practice of the invention, but not included in the claim(s) is not enabled by the disclosure. See In re Mayhew, 527 F.2d 1229, 188 USPQ 356 (CCPA 1976). The final limitation in the independent claims states that the registration notification of the independent claims now includes, "... summarized information pertinent to the user from the site, including links to or information from alternate sites not solicited by, or registered to by the user," which is not enabled by the specification without taking steps prior to supplying this user with this information."

The Examiner kindly provides a "Response to Arguments" portion of the Office Action further stating; "maintained. The applicant argues that the limitation that states that the registration notification of the independent claims now includes, "... summarized information pertinent to the user from the site, including links to or information from

alternate sites not solicited by, or registered to by the user, is enabled by the specification. However, the limitation is clearly not enabled by the specification without taking steps prior to supplying this user with this information. It is noted that this statement requires that the registration process for the site must have been completed and that a separate request for data must be generated to view summaries, at which point the summary data of unsolicited sites may be added to the output document. However, the claim states that as a part of the registration process, i.e. the notification that registration has completed, is where this data is presented even though the specification is silent to this fact."

In response, applicant presents the following teachings from applicant's specification with emphasis added for clarification:

"Alternatively, if a user requests a summary about data on one of his sites such as, perhaps, current interest rates and re-finance costs at his mortgage site, the service may at it's own discretion provide an additional unsolicited summary from an alternate mortgage site for comparison. This type of summarization would be designed to enhance a user's position based on his profile information. In this case, updated data about latest interest rates, stock performances, car prices, airline ticket discounts, and so on would be stored by the service for comparative purposes. If a user request for a summary can be equaled or bettered in terms of any advantage to the user, such summary data may be included (pg. 32 lines 7-16)."

Applicant points out that the last sentence of this paragraph clearly states that summary data of unsolicited sites may be included with the requested summary data from the user's site.

Fig. 6 is a logical flow chart illustrating an exemplary summarization process performed by the software agent of Fig. 4 in a User-independent smart mode with minimum or no user input. In step 117 an enterprise-initiated summary process begins. In this case, the enterprise may be assisting a user in finding a better deal or, perhaps presenting the individual with summaries from and links to alternative pages not yet subscribed to by a user (pg. 37, lines 4-10).

Application points out that summaries from alternative sites not yet subscribed to by the user may include links, as claimed. This can reasonably be interpreted as the unsolicited sites as recited in applicant's claims.

A data return module 265 is provided to return successful registration information including user notification thereof and record of successful and accepted values submitted for future log-in purposes. In some cases, accepted values may be immediately used by the service to login on behalf of a user and to obtain data from the site for a user if directed to do so by XML order (pg. 67 lines 3-8).

Applicant contends that the specification teaches that summary data from the site may be immediately obtained upon acceptance of the user's registration process according to XML order. The XML order can reasonably be interpreted as the instruction order of applicant's claims.

A user notification module 267 is provided within layer 237 and adapted to notify a user upon successful registration and in some cases failed registration attempts. It may be that a site disqualifies a particular user from registration based on information such as credit rating or some other criteria. In this event, a notice would be sent to the user. A user presentation module 273 is provided and adapted to present any summary or refresh data to a user if it was requested before registration. Such data may be returned along with registration confirmation and log-in data. Module 273 is also used during normal summary gathering operations after registration and inclusion of the target site into a user's list of registered sites.

Here we see a user notification module 267 is introduced. Applicant points out that the data return module presented above on pg. 63 teaches the inclusion of user notification; the user notification module is simply introduced here. Also, the specification clearly reads that summary information may be requested before registration, so the Examiner's argument that steps of the process are missing in the specification are moot. If we look back on the disclosure presented for pg. 32, the unsolicited information may be included with initial summary information.

Applicant argues that the specification clearly supports the claim amendments made in the independent claims. Regarding the merit rejections under 103, applicant's invention teaches that if a user requests a summary about data on one of his sites to which he has already registered, such as, perhaps, current interest rates and re-finance costs at his mortgage site, the service may at its own discretion provide an additional unsolicited summary from an alternate mortgage site for comparison. This type of summarization would be designed to enhance a user's position based on his profile information. If a user request for a summary can be equaled or bettered in terms of any advantage to the user, such summary data may be included.

The clear advantage over the prior art is that by providing certain information not requested by a user may aid in enhancing a user's organization of is current business on the WEB, and such summarization enhances a user's position based on his profile information.

As argued above, applicant's limitation including; "characterized in that the instruction order contains all of the required instruction data for navigating to and registering the user to the site, including authentication data for secure login, if required, and further characterized in that the user notification is sent to the user by the software application and includes registration status and authentication data accepted by the hosted site, and summarized information pertinent to the user, including links to or information from alternate sites not solicited by, or registered to by the user" is enabled and the 112 rejection should be withdrawn as argued above and in view of the claims, as amended. The Examiner must now fully consider and give patentable weight to said limitation or provide prior art to teach said limitation. The art provided by the Examiner, either singly or in combination, fails to teach said limitation.

Applicant therefore strongly believes that independent claims 1, 9, 15 and 19, which specifically recite that the notification to the user includes summarized information pertinent to the user, including links to or information from alternate sites not solicited by, or registered to by the user, provide the user with clear advantages over the system and method taught in the combined art of Light/Burson, and now clearly differentiate

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applicant's invention over the combined art and should be afforded patentable weight by the Examiner. All of the remaining dependent claims are therefore patentable on their own merits, or at least as dependent from a patentable claim.

As all of applicant's claims as amended and argued above have been shown to be patentable over the combined prior art provided by the Examiner, applicant respectfully requests that this application be reconsidered, the claims be allowed, and that this case be passed quickly to issue. If there are any time extensions needed beyond any extension specifically requested with this amendment, such extension of time is hereby requested. If there are any fees due beyond any fees paid with this amendment, authorization is given to deduct such fees from deposit account 50-0534.

Respectfully Submitted, Anand Rangarajan et al.

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